

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**  
Philadelphia Division

Stephanie T. Fryer,

*Debtor.*

Chapter 13

Case No. 21-11319-DJB

**Debtor's Objection to Motion for Relief from Stay**

**AND NOW**, Debtor Stephanie T. Fryer, by and through her attorney, hereby objects to the Motion for Relief from Stay filed by PNC Bank, National Association.

Date: April 4, 2025

CIBIK LAW, P.C.  
*Counsel for Debtor*

By: /s/ Michael A. Cibik

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**Certificate of Service**

I certify that on this date I caused a true and correct copy of the Debtor's Objection to Motion for Relief from Stay filed by PNC Bank, National Association to be served on all parties on the clerk's service list through the CM/ECF system. I did not serve anyone by mail.

Date: April 4, 2025

/s/ Michael A. Cibik  
Michael A. Cibik